

Appl. No. 09/538,556  
Amdt. dated Feb. 11, 2005  
Reply to Office action of Oct. 29, 2004

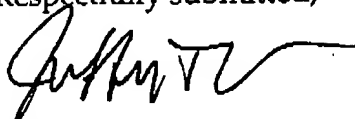
### REMARKS/ARGUMENTS

1. Applicants acknowledge with appreciation the courtesy extended by Examiner Stimpak and Supervisor Hafiz of a telephonic interview on February 9, 2005 with Applicants' Attorneys Bruce Sunstein and Jeffrey Klayman to discuss the Office action of October 29, 2004. Topics of discussion included the unilateral nature of the prior art, the bilateral nature of the claimed invention and differentiation over the prior art, and the focus of the claims on financial transactions and/or operating an enterprise. Supervisor Hafiz requested that the claims be amended to include some connectivity to the context of financial transactions and/or operating an enterprise. Applicants submitted a proposed amendment by facsimile on February 9, 2005. In follow-up telephone conversations between Examiner Stimpak and Jeffrey Klayman on February 10, 2005 and February 11, 2005, Examiner Stimpak requested some minor changes to the claims, which are reflected in the claim amendments above, in order to place the claims into an allowable form.
2. Claims 1-17, 19, 20, 22, 23, and 25-29 are pending in this application. Claims 1, 2, 22, 23, 25, and 29 have been amended as requested by the Examiner to place the claims into an allowable form.
3. Claims 1-17, 19, 20, 22, 23, and 25-29 are pending in this application. All pending claims are believed to be in a form suitable for allowance. Therefore, the application is believed to be in a condition for allowance. The Applicant respectfully requests early allowance of the application. The Applicant requests that the Examiner contact the undersigned, Jeffrey T. Klayman, if it will assist further examination of this application.

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4. Applicants hereby submit a petition for a one month extension of time. Applicants request that deposit account number 19-4972 be charged for the petition fee and for any other fees that may be required for the timely consideration of this application.

Respectfully submitted,



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